



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**RAS Citron, LLC**  
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Fairfield, NJ 07004  
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Attorneys for Secured Creditor

Laura M. Egerman (LE-8250)

**In Re:**

**VINCENT P. FALCI and  
DONNA M. FALCI,  
Debtors.**

Case No.: 17-12054  
Chapter 7  
Hearing Date: 1/22/2018  
Judge: KAPLAN

Recommended Local Form:	<input checked="" type="checkbox"/> Followed	<input type="checkbox"/> Modified
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**ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

**DATED: January 24, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Vincent P. Falci and Donna M. Falci

Case No.: 17-12054-MBK

Caption of Order: **Order Vacating Stay**

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Upon the motion of Select Portfolio Servicing, Inc. as servicer for HSBC BANK USA, N.A., AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN ALTERNATIVE LOAN TRUST 2007-A1 MORTGAGE PASS-THROUGH CERTIFICATES (“Secured Creditor”) under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

Real property more fully described as:

**165 Lohsen Avenue Middletown Township, NJ 07718.**

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.